This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1) (currently amended) A point-of-sale transaction system for managing information relating to a financial transaction between a purchaser and a vendor using a check comprising:

> a portable scanner for scanning information relating to a financial transaction wherein the scanner includes a processor operatively connected to a reader for processing scanned information and wherein the scanned information is text on a check, code on a check or handwriting on a check;

> an interface operatively connected to the processor for operative communication with the POST;

> a portable point-of-sale terminal (POST) in operative communication with the portable scanner for receiving the information, the POST also for reporting information to a transaction approval service and for receiving transaction approval or denial from the transaction approval service.

> wherein any one of or a combination of the portable scanner or POST formats the information for reporting to a transaction approval service and wherein the processor receives a digital image of the text, code and/or handwriting information and formats the text, code and/or handwriting information for sending to the POST via the interface.

2) (previously presented) The point-of-sale transaction system as in claim 1 wherein the scanner is in operative communication with the POST via a wireless link.

3) (canceled)

4) (currently amended) The point-of-sale transaction system as in claim 3 1 wherein the scanned information is the routing code from a cheque check and the processor converts a digital image of the routing code to a formatted string.

5) (currently amended) The point-of-sale transaction system as in claim 4 3 wherein the processor compares the formatted string to a library of jurisdictional codes to determine if the formatted string corresponds to a jurisdictional code.

6) (currently amended) The point-of-sale transaction system as in claim 3 1 wherein the scanner includes a display operatively connected to the processor for displaying instructions or information to a user relating to the transaction.

7) (currently amended) The point-of-sale transaction system as in claim 3 1 wherein the POST includes a card reader for reading information from any one of or a combination of a debit card, credit card or smart card.

8) (currently amended) A point-of-sale transaction system for managing information relating to a financial transaction between a purchaser and a vendor using a check comprising:

> a portable scanner for scanning information on the check relating to a financial transaction; the scanner including,

> a processor operatively connected to a reader for processing scanned information and wherein the scanned information is any one of or a combination of text, code or handwriting;

> an interface operatively connected to the processor;

a display operatively connected to the processor for displaying instructions or information to a user relating to the transaction; and,

wherein the processor receives a digital imag of the text, code and/or handwriting information from the check and formats the text, code and/or handwriting;

a portable point-of-sale terminal (POST) in operative communication with the portable scanner via a wireless link, the POST for receiving the scanned information, the POST also for reporting information to a transaction approval service and for receiving transaction approval or denial from the transaction approval service.

9) (currently amended) A method of obtaining approval for a ~~cheque~~ check transaction between a payor and a payee comprising the steps of:

   a) scanning ~~cheque~~ check information from a ~~cheque~~ check with a portable scanner;

   b) reporting the scanned ~~cheque~~ check information to a point-of-sale terminal (POST);

   c) establishing an operative connection between the POST and a ~~cheque~~ check clearing service;

   d) transferring the scanned ~~cheque~~ check information to the ~~cheque~~ check clearing service; and,

   e) receiving transaction approval or denial at the POST from the ~~cheque~~ check clearing service.

10) (previously presented) The method as in claim 9 further comprising the step of printing a receipt at the POST.

11) (previously presented) The method as in claim 9 wherein the portable scanner includes a processor and wherein after step a) the processor compares a scanned code with a library of jurisdictional codes to determine if the formatted string corresponds to a jurisdictional code.

12) (currently amended) The method as in claim 9 wherein a payee enters the amount of the transaction into the POST or scanner for formatting and reporting to the ~~cheque~~ check clearing service.

13) (currently amended) ~~The~~ A method of obtaining approval for a ~~cheque~~ check transaction between a payor and a payee comprising the steps of:

   a) scanning ~~cheque~~ check information from a ~~cheque~~ check with a portable scanner wherein the ~~cheque~~ check information includes any one of or a combination of text, code or handwriting;

   b) entering a transaction amount on the POST;

   c) reporting the scanned ~~cheque~~ check information to a point-of-sale terminal (POST);

   d) establishing an operative connection between the POST and a ~~cheque~~ check clearing service;

   e) transferring the scanned ~~cheque~~ check information and the transaction amount to the ~~cheque~~ check clearing service; and,

   f) receiving transaction approval or denial at the POST from the ~~cheque~~ check clearing service.